"PAY-OFF" ON SOUND JUDGMENT

Trustees and Guardians carefully appraise investments in the light of maximum return with maximum safety. Therefore, it is with pardonable pride we point to the increasing number who have opened insured LYNCHBURG FEDERAL SAVINGS ACCOUNTS.

Lynchburg Federal Savings and Loan Association

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Advertisement

From where I sit ... by Joe Marsh

Square Biscuits, Yet!

I see by a neighboring paper, that the round biscuit is on the way out. Yes, sir, home-management specialists have found that the square biscuit lends itself to assembly-line production and easy storage better than those customary ovals.

Well, we're all for progress, but that's one new idea we just don't cotton to. A round biscuit, spread nicely amidships with snappy country cheese, looks like a biscuit! And accompanied by a mellow glass of beer, it's a combination that you can't improve on!

So at the risk of being called old-fashioned, I'm voting for *round* biscuits, that is, a hungry man's mouth like no square imitation ever will . . . and for *American* beer served in the good old-fashioned way, in tall, cool mugs or ordinary glasses, with frosty sides and bubbles winking at the brim!

Think I'll step out to the kitchen for a snack right now!

Joe Marsh

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THE TIMES-VIRGINIAN

William and Mary has home-coming football game at Williamsburg against V. M. I.

Renew your subscription today.

Phone 30 with Personals.

DeGaulle shows new strength in local French elections.

See us for "Posted" signs.

Committee favors changes in the nation's tax structure.

Agriculture Department says the supply of food may be short during rest of 1948.

Banjo Player Is King of Island

Finds Contentment on Sand Strip Off Virginia; Son Only Company.

HOG ISLAND, VA. — This cigar-shaped strip of land, seven miles long and a stone's throw across, once was home for a tidy community of about 200 persons. The island village of Broadwater long ago was moved—literally floated across the 16 miles of sheltered bay which separates the island from Virginia's eastern shore.

Today the Hog island coast guard station hugs the southern tip, the Machipongo coast guard station lies at the northern end, and in between live the only two civilians on the island—banjo-playing Sud Bell, leather-faced, wrinkled ruler of the island, and his son, Milford.

The 66-year-old "governor" of the island braves wind-whipped waves the icy cold of winter and the summer's searing sun because he finds contentment here.

Wind and Water Win.

Hog island and what happened to it is the story of people who lost their battle with the wind and water.

Fifty years ago Broadwater village had some 40 families. The island had a fine hunting and fishing club, the members of which included Pres. Grover Cleveland.

The men fished and tonged oysters. There was some farming. There was timber—lots of sturdy trees—for shelter against the heavy winds.

Then, in October, 1933, a hurricane roared in from the Atlantic and when it had spent itself Hog Island was stripped and its way of life was gone. The storm wrecked houses. Tides washing across the sandy strip carried away the gardens and uprooted trees that had stood for generations.

Gradually families began to take refuge on the mainland. A barge was built and the church was floated across the bay. The school went over and then the store and soon the entire village of Broadwater was across Hog island bay.

The rebuilt village is called Willis Wharf and most of the Hog island refugees still live there.

'Banjo-Playing Fool.'

But the island registered a gain. Sud Bell and his son came over from the mainland.

Sud Bell's reputation isn't based chiefly on his governorship of the island. As one mainlander put it: "Sud's the dirndest banjo-playing fool in Virginia. Sud can make it talk."

Sud rubbed elbows and tipped glasses with some of America's wealthiest. Walter Chrysler many years ago took Sud to New York to play for his friends.

Show people liked Sud. He composed bits of music, most of it sentimental ballads about the eastern shore.

Last summer Gov. William Tuck of Virginia flew over to visit the two coast guard installations and to call on Sud. Sud was out clamming, but the governor waited because he wanted to hear him play. The governor asked Sud to fly back to Richmond and appear on a radio show.

Uncle Sam Says

This is the time of year when the "shop early for Christmas" signs begin to take on meaning which will grow day by day until the happy day actually is here. You could do no better than to put savings bonds at the top of your gift list for someone in your own family circle or a dear friend. U. S. Savings Bonds are truly the gift that is thrice blessed—when it is given, when it is received and when it matures 10 years hence at the rate of $4 for every $3 invested.

U. S. Treasury Department

Richwood

Richwood, Nov. 4.- it is reported by members of Central Baptist Church that Rev. C. G. Carter, minister of that church, Sunday delivered one of the best sermons of his pastorate, using as his subject, "Tithing."

Services will be held at Wesley Chapel Sunday at 3 P. M. We are expecting the largest attendance of the fall and are inviting all to attend.

The Womens' Missionary Society Circle No. One, met in the home of Mrs. C. C. Harvey at 2:00 P. M. on Wednesday. The subject of discussion was "Africa."

Mr. and Mrs. J. I. Brown, who are temporarily residing in Washington, D. C., returned to Richwood last Wednesday, bringing as their guests Mr. and Mrs. Roy Smith of Washington. All returned to Washington Thursday.

Mr. and Mrs. Earl Williams and children were Sunday guests of Mr. and Mrs. John Moore.

Mr. and Mrs. Burnett Potter, of Pamplin visited with Mr. and Mrs. Russell Cordell Sunday.

Ensign Jack Hamilton, U. S. N., who is on a thirty day leave, and who has been spending a part of that time with his parents-in-law, Mr. and Mrs. D. A. Pugh, left Tuesday morning by plane from Lynchburg, with his wife and son, Jackie, on visit with his parents in Kerrville, Texas. After their visit in Texas the Hamilton's will return to Alameda, Calif., where Jack is to be stationed, at the Naval Air Base for some time.

Mr. and Mrs. Carter Martin and J. Lloyd Lewis were guests of Carter's parents Sunday.

Miss Stella Wooldridge visited Mrs. D. A. Pugh on Tuesday afternoon.

Chinese Reds push attack on Kirin.

Three billions may be figure asked for aid to Europe.

University of Virginia will play Pennsylvania at Philadelphia Saturday. Special trains will carry Virginia rooters.

Tuesday was general election day in Virginia.

Democrats win governorship race in Kentucky.

Beverly Hills

Beverly Hills, Nov. 4.- Miss Lily Cooper and Miss Katherine Christian, of Richmond spent the week-end with Mr. and Mrs. John R. Booker.

Mr. and Mrs. Warren Nance and family, of Lynchburg spent the week-end in the home of Mr. and Mrs. Marvin Reynolds.

Jack Megginson, of Lynchburg, spent the week-end with her family.

Dorothy Megginson spent several nights this week in Appomattox with her sister, Mrs. Richard Leigh Burke.

The fall group meeting of the W. M. U. of James River Association was held October 31 at Liberty Chapel Baptist Church. Miss Blanche White, of Richmond, and Rev. J. Marshall Walker, of Appomattox, were guest speakers.

Clarence Edward Berkley, age 27, veteran of World War II died Tuesday at McGuire Hospital. He was given a military funeral.

Mr. and Mr Randolph Brooks and son, Carrel, of Lynchburg, spent Sunday in the home of Mr. and Mrs. Malcolm Booker.

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Here's a difference you can see and feel yourself with the very first garment we clean for you. Bring your clothes in today—you'll be amazed at how fresh and new-looking they'll be.

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CLEANERS and DYERS

LYNCHBURG, VA.

Congressman Rankin loses in race for Bilbo's seat in the Senate from Mississippi.

Man of War, famous race horse, dies.

New Charter wins handily in general election Tuesday in Richmond.

Bank group to propose curb on credit.

CONSULT YOUR EYE PHYSICIAN THEN SEE YOUR GUILD OPTICIAN

The KEY TO GOOD VISION ACCURATE EXAMINATION

A. G. JEFFERSON EXCLUSIVELY OPTICAL GROUND FLOOR ALLIED ARTS BLDG. LYNCHBURG, VA.

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25 to 40 doses only 25¢

Get BLACK-DRAUGHT

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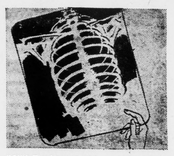
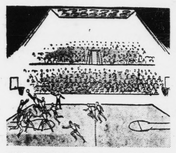


X-RAY! The X-ray itself is actually a special kind of electricity—and that's no fib!

RADAR! Only electricity can safely find a field or a fleet through fog or clouds.



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RADIO? No comedians, news, symphonies, dance bands, no radio—without electricity.

You're right. All these—and many other good things of modern life. That's one reason why, in a recent Gallup poll, Americans named electricity as the most important invention of all time. Another reason: good electric service is available to almost everybody, at low cost.

Listen to the Electric Hour—the HOUR OF CHARM. Sundays, 4:30 P. M., EST. CBS.

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Follow the aches and "sleep robbing" Miseries of Cold-Not with Aid (Tablets or Inside)

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How women and girls may get wanted relief from functional periodic pain

Cardui is a liquid medicine which many users say has brought them the wonderful relief they needed during functional periodic distress. Here's how it may help:

1 Taken like a tonic, it should stimulate appetite, aid digestion. This helps build resistance for the time to come.

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Try Cardui. If it helps, you'll be glad you did.

CARDUI

Hixburg

Hixburg, Nov. 3.- Mr. and Mrs. James Guild were week-end guests of her parents, Mr. and Mrs. E. P. Sears, at Rosedale. Mrs. J. R. Marshall and Mrs. B. G. Grinstead called in the same home on Thursday P. M.

Mrs. Rob Martin spent Saturday in Lynchburg.

Mr. and Mrs. N. S. Topping spent Saturday night with her sister, Mrs. Jennie Young. Mrs. Young returned with them and attended Sunday School at Hixburg Presbyterian Church. They went to Pamplin to hear Rev. J. S. Moore preach, and were dinner guests of their sister, Mrs. Estelle Rosser, near Pamplin.

Mr. and Mrs. C. B. Carson and John were week-end guests of her parents. They, with Mrs. B. F. Grinstead and Mrs. J. R. Marshall attended services in Appomattox Sunday and were dinner guests of the Misses Patty and Emily Featherston. Bruce Fisher was also a guest in this home.

Mrs. H. M. Marshall, of Pamplin who used to live in this neighborhood, has accepted a position as home economics teacher at Pamplin. She began her work there on Thursday.

Textile strikes set for November 6th in Southeast.

Earthquake kills 40 persons in Peruvian village.

France sends shipment of gold to the United States.

Air Force announces a new jet fighter plane, after overcoming the problem of fire power.

Howard Hughes' giant plane soars into air on taxi run tests.

CIO to urge return of rationing and price controls.

Rehearsal held in rain for British royal wedding.

Uranium mine accident kills 80 Germans.

Nineteen high Nazis are inducted for war crimes.

Russia celebrates anniversary of Red revolution.

Day 85 PHONES Night & Sunday 193 or 6420

Richard D. Robinson

FUNERAL DIRECTOR and EMBALMER

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THE OLD, BIG STRONG BANK

It's time Uncle Sam thought about his arteries

Most of the great life stream that keeps you and your country alive — food, fuel, goods, services — flows through your railroads.

The continuing ability of this life line to do its job and do it well depends upon a continuing, vigorous program of research and invention, replacement and improvement in plant, equipment, and service.

This takes dollars — lots of dollars. Dollars that railroads must get either from their earnings or by borrowing — and to borrow money at reasonable rates railroads must have adequate earnings. But today the earnings that sustain your railroads are dangerously low.

This year railroads expect to average less than 3% on their investment. But even this will not be clear profit. Out of it railroads must pay interest on borrowed money, rentals of property and equipment, and must provide for needed improvements. Most people think a return of 6% would be no more than fair — and experience has shown that railroads need 6% to keep their plants and equipment abreast of the times.

Why are railroads faced with this situation? Here's why. Since 1939 railroad wage rates are up more than 67% . . . costs of materials and supplies are up 87%. But increases in freight and passenger charges authorized by the Interstate Commerce Commission have not come anywhere near offsetting these skyrocketing costs.

So, in spite of handling a record-breaking peacetime traffic with an efficiency which has set new transportation records, railroads are faced with the grim reality that their earnings are far short of their needs.

The plain fact is that in order to continue to give the nation the transportation service it demands, railroads must be allowed to charge enough for their freight and passenger services to enable them to earn a return comparable to that earned by other progressive, self-supporting private enterprises.

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